Decisioning ACH Debit Filter Exceptions

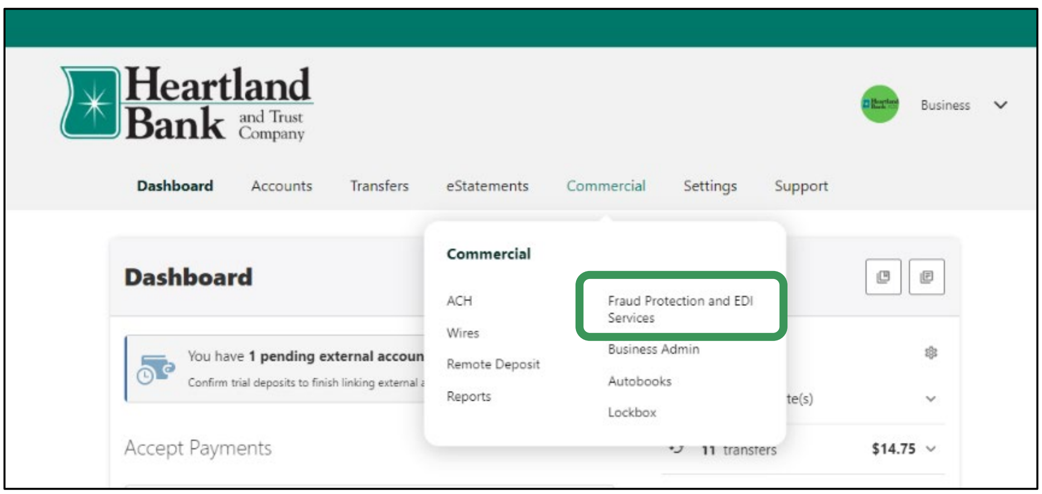
The primary objective of ACH Debit Filter is to give users the opportunity to make Pay and/or Return decisions on ACH Debits presented for payment on accounts enrolled in the service. The decision function is performed in the Transaction History screen.

Note: Access to the Transaction History is a user privilege and must be enabled to access this screen

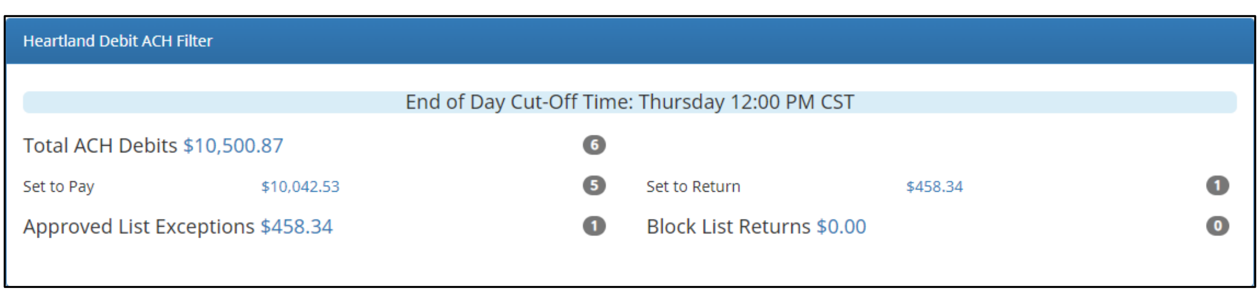
1. If your Company has ACH Debit Filter exceptions which require a Pay/Return decision those users with ACH Debit Filter permissions will receive an alert notification email at approximately 5:00 AM CST indicating items require your attention.
   Note: If you wish to establish SMS/Text notifications, your Company Administrator may do so within the Manage Users option by adding the user's Cell Phone number.

All ACH Filter decisions should be made by 12:00 PM CST (Noon).
The default decision on all ACH Filter items is set to RETURN.

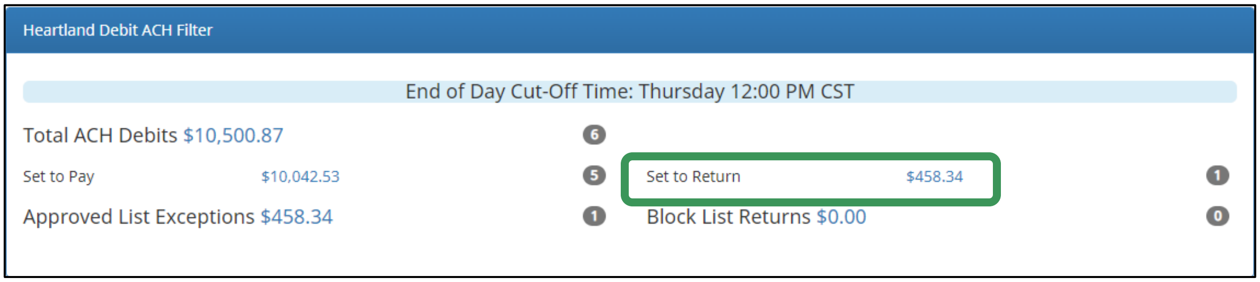
2. To access ACH Debit Filter, select the **Commercial Tab** in the Digital Banking Platform and select the **Fraud Protection and EDI Services or Fraud Protection Services** option.



3. The Dashboard is the default landing page within the portal. Summary information on current ACH Debit transactions and decision status will be displayed for accounts the user has been granted access. Active links are embedded to permit users to navigate from the dashboard landing page into the ACH Debit Filter module or directly to transactions in the status selected. Dashboard totals are updated in real time as transaction decisions are changed by a user.



4. To access the ACH Debit Filter Exceptions directly, click on the embedded amount link next to Set to Return. The user will be navigated to the Transaction History screen which displays all current-day transactions for accounts to which the user has access.

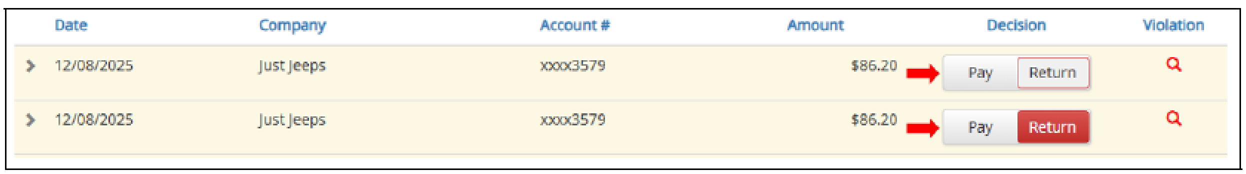


5. If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button will appear for use. If the transaction is not eligible for a decision, the button will display as ineligible.

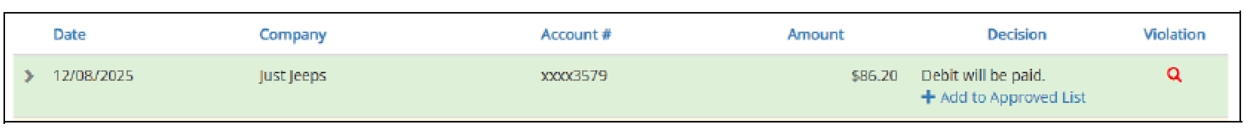
   A. Change Status – Pay

      i. If the Current Status on an issued item is set to Return, the user can opt to change the status to Pay if the user determines the debit transaction should be paid.

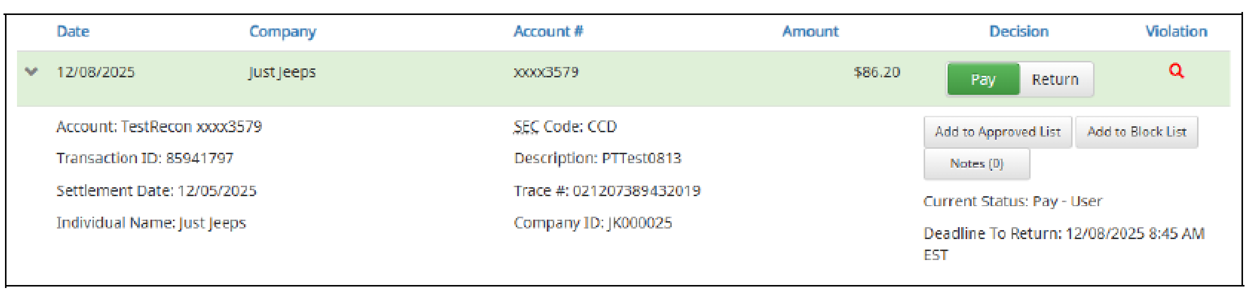
      ii. Click the Pay button under the Decision column.



      iii. A success message will appear temporarily in the Decision column, with an option to Add to Approved List. This link will only appear if the user has the Act on Approved List user privilege. The user can click the hyperlink embedded in that option to proceed to Add to Approved list. If the user does not opt to Add to Approved list, the option is still available under the expanded view of this debit item.



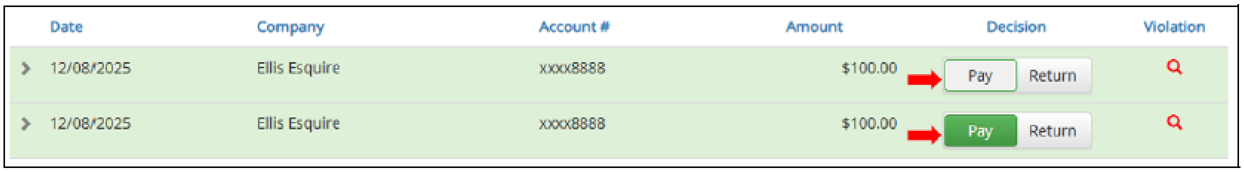
      iv. The Pay button will turn Green, the Current Status in the expanded details will update to "Pay-User."



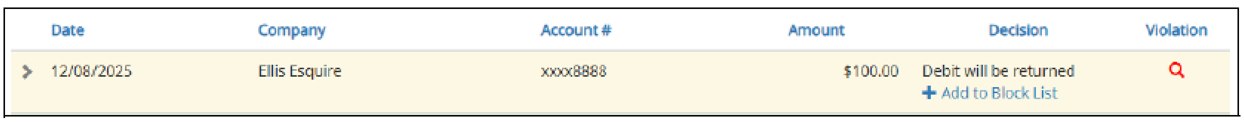
B. Change Status – Return

i. If the Current Status on an issued item is set to Pay, the user can opt to change the status to Return if the user determines the debit transaction should be returned.

ii. Click the Return button under the Decision column.

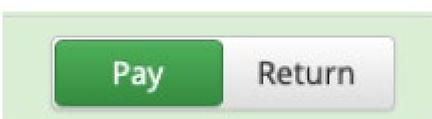
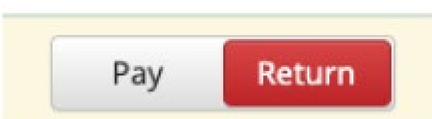


iii. A success message will appear temporarily in the Decision column, with an option to Add to Block List. This link will only appear if the user has the Act on Block List user privilege. The user can click the hyperlink embedded in that option to proceed to Add to Block list. If the user does not opt to Add to Block List, the option is still available under the expanded view of this debit item.



iv. The Return button will turn Red and the Current Status in the expanded details will update to "Return-User."

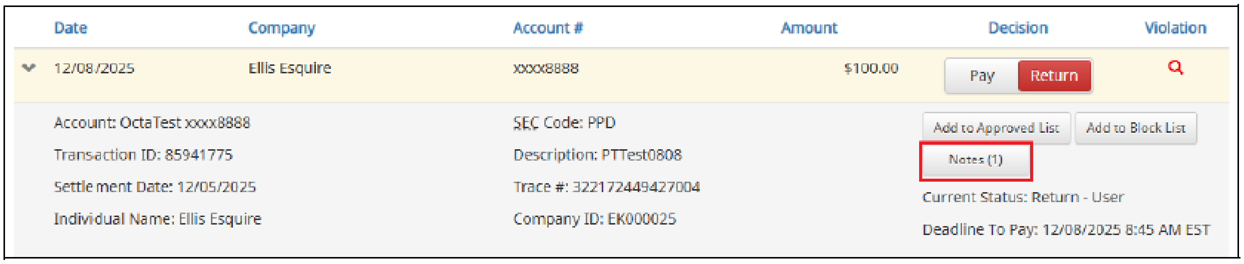
ALL exception items should have a Decision like one of the following at cut-off.

Decision Buttons	Status	Actionable (Y/N)
	**Pay-User / Pay-FI** Either a Company User or the FI has marked this item to "Pay"	**Yes** The user may change the decision by clicking "Return"
	**Return-User / Return-FI** Either the Company User or the FI has marked this item to Return	**Yes** The Company User may change the decision by clicking "Pay"

NOTE: Transaction status cannot be changed after the EOD cut-off time.

Add Notes

1. If enabled, the Notes feature allows users to make notes regarding a transaction. Click the Notes button to enter in the pertinent information regarding the transaction.



2. The Transaction Notes screen appears. The user can enter up to 4000 characters in the Notes window. Multiple notes can be added within the 4000-character limit. Click the Cancel button to cancel without placing Notes on the transaction. Click the Save button to save the Notes to the transaction.

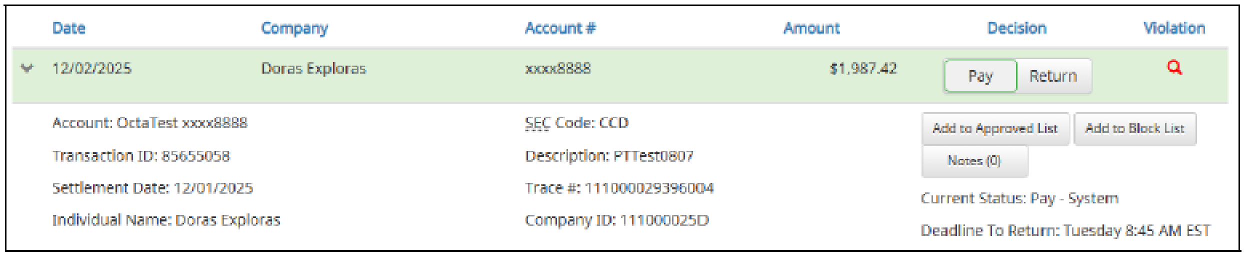
3. The transaction will now show the entered Notes.

Add to Approved List from Transaction History

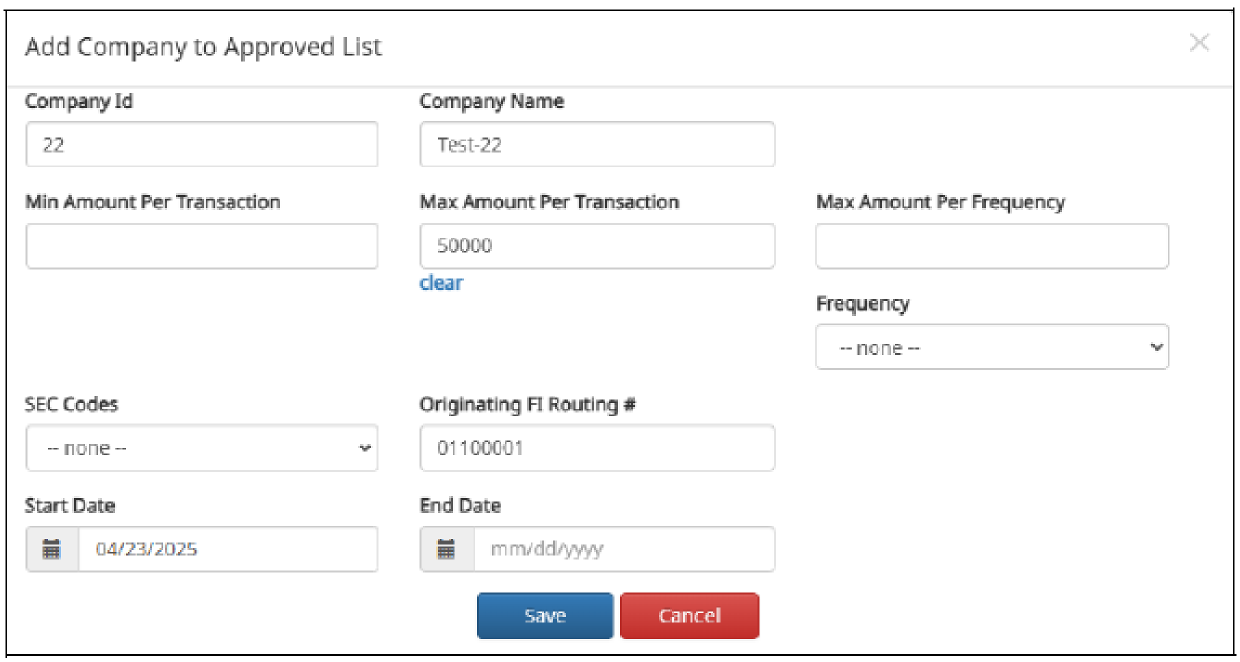
NOTE:

- Transaction History user privilege required.
- Act on Approved List user privilege required.

1. From the Transaction History page, click the > arrow to expand the entry of the ACH debit transaction.



2. Click the Add to Approved List button to add a company. The Add Company pop-up window will appear. The available fields may vary on this screen. All fields are editable on this screen until Save is selected.



Field	***Description***	***Can Be Modified***
Company ID	Populated with the company ID data from the batch header record of the transaction received.	
Company Name	Populated with the company name data from the batch header record of the transaction received.	✓
Max Amount	Populated with amount of transaction received.	✓
Frequency	Left blank.	✓
Start Date	Populated with the date of transaction received.	✓
End Date	Left blank	✓

3. Click the Save button to add to Approved List. Click Cancel to return to the Transaction History without adding to the Approved List.

4. The user will be directed to the Transaction History page once the company has been added to the Approved List.